

AIFMS

Artificial Intelligence Financial Management System

A Voluntary, Open-Source Path to Lifetime Housing Security and Scam-Proof Living White Paper

– First Public Release

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Executive Summary

AIFMS is a fully voluntary, open-source, AI-mediated financial shield that allows any adult American to hand the entire stressful, error-prone job of day-to-day money management to an AI they control — while keeping 100% of every non-financial freedom.

Using only the individual's pre-existing Universal Basic Homeownership Income (a Georgist citizen's dividend funded by a land-value charge), AIFMS delivers four unbreakable guarantees:

1. Permanent, unlosable primary housing
2. Near-total immunity to financial scams and predatory debt
3. Zero lifestyle or social-credit restrictions
4. Genuine voluntariness for law-abiding citizens, with court-ordered use limited to the same narrow circumstances in which courts already mandate ankle monitors or ignition interlocks

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1. The Problem We Actually Face

In 2025, more than 60% of Americans live paycheck-to-paycheck.

Medical debt remains the #1 cause of bankruptcy.

Senior citizens lose billions every year to scams.

Property-tax liens and foreclosures continue to strip families of homes they have lived in for decades.

Predatory lenders, crypto rug-pulls, romance scams, and fake IRS calls steal an estimated \$300–\$600 billion annually from ordinary people.

Financial stress is the leading preventable cause of family breakdown, substance abuse, and suicide.

We already possess the wealth and technology to end this — we simply route it through the wrong pipes.

2. Why Existing Solutions Have Failed

- Cash UBI: disappears on rent and scams within weeks for the most vulnerable
- Traditional welfare: bureaucratic, stigmatized, and trap-creating
- Financial-literacy classes: useless against sophisticated real-time fraud
- Private budgeting apps: optional and easily ignored when emotions run high
All leave the individual as the single point of failure. AIFMS removes the human from the failure loop for money management only.

3. Core Mechanism: From UBHI to Lifetime Security

The entire system rests on one already-proposed revenue source: a national land-value charge (Georgist LVC) that replaces all existing property taxes, sales taxes on basics, and dozens of inefficient levies.

Because land is fixed in supply and cannot be hidden offshore, the LVC is simple to administer and generates a large, recurring citizen's dividend called Universal Basic Homeownership Income (UBHI).

Current responsible estimates place monthly adult UBHI between \$800 and \$1,400 depending on state and final rate (all figures in this paper use a conservative \$1,000/month average).

Under AIFMS, the individual's personal UBHI stream is divided into three protected buckets the moment it is issued:

Bucket A – Housing (≈55–65%)

Bucket B – Essential living expenses & debt repayment (≈25–35%)

Bucket C – Unrestricted cash sent directly to the participant ($\approx 5\text{--}15\%$, participant chooses the exact percentage at enrollment and may change it later) The AI controls Buckets A and B; Bucket C remains true cash.

4. The Four Guarantees

4.1 Core Freedom Guarantee

AIFMS is entirely voluntary for law-abiding citizens and cannot be made mandatory by legislation, regulation, or administrative fiat.

Participation is and remains a personal choice for the overwhelming majority of Americans.

As with existing court-ordered monitoring tools (e.g., electronic ankle monitors, ignition interlocks, or supervised financial accounts in bankruptcy or child-support enforcement), a court of competent jurisdiction may — only after full due process and on an individual basis — require participation as a condition of bail, probation, parole, supervised release, or enforcement of legal financial obligations. All such orders remain subject to constitutional protections, proportionality requirements, and appellate review.

No individual will ever be coerced into AIFMS solely because of poverty, unemployment, or everyday financial difficulty.

4.2 Permanent, Unlosable Housing Security
Every participant receives guaranteed, lifelong protection from eviction, foreclosure, or loss of their primary residence due to inability to pay, scaled appropriately to their circumstances at enrollment:

- Current renters → Bucket A acquires a modest home (typically 900–1,400 sq ft, new or refurbished). Title is placed in a self-amortizing trust; average time to 100% participant ownership: 15–20 years.
- Current homeowners with a mortgage → Bucket A accelerates payoff of the existing loan; once clear, the home is placed in the same protective trust.
- Current homeowners without a mortgage → the former property-tax equivalent is redirected into a dedicated repair/maintenance reserve. Once enrolled, no participant can ever lose their primary residence for financial reasons — even if they later exit the program (they simply resume normal tax, insurance, and utility obligations).

4.3 Near-Total Scam and Fraud Immunity
Because the AI mediates every inbound and outbound transaction from Buckets A and B in real time, participants become effectively immune to greater than 99% of common financial scams (IRS impersonation, cryptocurrency fraud, romance scams, phishing, predatory lending, etc.).

Legitimate payments clear instantly; suspicious ones are blocked or require explicit participant confirmation via app or voice.

4.4 Ironclad Safeguards Against Abuse

1. Fully open-source core decision engine — publicly auditable by anyone, anytime
2. Freedom to switch AI providers (Grok, Claude, Gemini, open-source models, etc.) with 30 days' notice

3. Full revocability — exit at any time with 90 days' notice and completion of a free, brief financial-literacy course designed solely to prevent immediate re-victimization
4. Zero lifestyle or social-credit restrictions — the AI never limits speech, religion, political activity, firearms ownership, alcohol, diet, or any constitutionally protected right
5. Independent human appeals board — 24-hour emergency override for genuine life-or-death situations
6. Preservation of judicial authority — courts retain the same narrow power they already exercise today to mandate supervised financial tools in criminal-justice or child-welfare cases

7. Technical and Legal Architecture

- All core logic is open-source (MIT or Apache 2.0 license)
- Participants authenticate via Login.gov or equivalent; no new ID required
- Multiple competing AI providers operate under the same audited ruleset; participants switch providers the same way they switch phone carriers
- Exit process: 90-day notice → final housing title transfer (if applicable) → financial-literacy course → full cash bucket C restored → Buckets A & B dissolved

6. Funding – Why No New Taxes Are Required

AIFMS costs society nothing beyond the already-proposed land-value charge that funds UBHI.

Every dollar the AI manages is the participant's own dividend — no general treasury funds, no new debt, no inflation risk.

7. Common Objections and Rebuttals

"It's communism!" → No. Private property, voluntary participation, and unrestricted non-financial life.

"It creates dependency!" → It removes dependency on landlords, banks, and scammers.

"What if the AI is hacked?" → Open-source, multi-provider competition, and zero-knowledge proofs for sensitive rules; far more secure than today's banking system.

"What about people who want to rent forever?" → They keep 100% of Bucket A as cash in Bucket C; the housing guarantee is an option, not a mandate.

8. Implementation Roadmap

Year 0–1: Open-source reference implementation + first 50,000 voluntary participants via pilot states

Year 2–4: Full national rollout as UBHI legislation passes state-by-state or federally
Year 5+: Default option for all adult citizens; opt-out remains permanent and cost-free

9. Conclusion

AIFMS is the first scalable proposal in history that simultaneously delivers:

- lifelong protection from financial ruin and scams
- accelerated, unlosable home ownership for participants
- total personal liberty in every non-financial domain
- genuine voluntariness for law-abiding citizens
- full compatibility with the Constitution and existing legal practice

It is pro-freedom, pro-property, anti-scam, anti-poverty, race-neutral, and designed from the ground up to be politically resilient. The technology exists.

The funding mechanism already has 130 years of economic literature behind it.

All that has been missing is the political architecture that protects freedom while ending preventable misery. AIFMS is that architecture. Gregory Allen Stevenson

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